

# Choice Accidental Death & Dismemberment Insurance Plan



Underwritten by

**United States Fire  
Insurance Company**

Association



Billing and Customer Service



**MyBenefitsKeeper**

# Association



AFEUSA strives to bring the member the most current information on business, technology, and related processes to help the member grow the confidence needed to succeed. Entrepreneurship takes a much different shape today than in the past. In fact, the member may have a business and not even know it.

The member might be selling goods on eBay, repairing old cars and posting ads online, might be a grandmother who babysits kids, or an Uber or Lyft driver. We are always eager to chat with our members. We are here for you! With AFEUSA it's success by association.

- BurnAlong
- NeedyMeds
- American<sup>TM</sup> Hearing Benefits (AHB)
- Avis<sup>®</sup> and Budget<sup>®</sup> Car Rental Discounts
- SkyMed
- SkyMed Travel
- CARCHEX<sup>®</sup>
- TrueCar<sup>TM</sup>
- Costco<sup>®</sup>
- Benefit Hub
- Home Chef
- Long-Term Care Resources
- Griswold<sup>®</sup> Home Care
- Gusto
- Take Charge America<sup>®</sup>
- The Credit Clinic
- EJ Pro Lease
- First American
- Eric'sJobs.com
- Trapp Technology
- UPS
- Office Depot<sup>®</sup> and OfficeMax<sup>®</sup> Discounts
- E6 Agency
- The Newsletter Pro
- Genius Network<sup>®</sup>
- Big Results Academy
- GoSmallBiz.com
- The Messinger Institute
- SocialCore Marketing
- Joe Weldon Consultant and Executive Speech Coach
- Empowered Couples University
- InfoArmor<sup>®</sup>
- LegalShield<sup>SM</sup>
- IDShield<sup>SM</sup>

**Disclaimer:** AFEUSA association benefits are not affiliated with United States Fire Insurance Company. Choice Accidental Death & Dismemberment Insurance Plan benefits are not dependent on the use of the association's providers. AFEUSA membership is available without purchasing this plan. The benefits listed are not insurance and do not provide coverage, they only provide discounts and services. Benefit discounts and services vary by state. Please refer to the AFEUSA Membership brochure for complete details. Association membership can be purchased without insurance at <https://afeusa.org/join-afeusa/>.

# Product Summary

Coverage Effective Date	Next day coverage; later effective date available, but not to exceed 60 days from date of processed application
Time Period for Loss from date of Covered Accident	365 days from the date of the Covered Accident
Age Eligibility	18 - 65 applicant and spouse or domestic partner; dependent unmarried children under age 26
Primary Insured Principal Sum	\$25,000; \$50,000; \$75,000; \$100,000; \$110,000; \$125,000; \$150,000; \$175,000; \$200,000
Insured eligible Spouse or Domestic Partner* Principal Sum	\$15,000; \$30,000; \$45,000; \$60,000; \$66,000; \$75,000; \$90,000; \$105,000; \$120,000
Insured eligible dependent Children **	\$5,000; \$10,000; \$15,000; \$20,000; \$22,000; \$25,000; \$30,000; \$35,000; \$40,000

\*Insured eligible Spouse or Domestic Partner coverage is 60% of Primary Insured

\*\* Insured eligible dependent Children coverage is 20% of Primary Insured

## Plan Benefits

If, within 1-year from the date of an Accident covered by the Policy and this Certificate, Injury from such Accident, results in Loss listed below, We will pay the percentage of the Principal Sum set opposite the loss in the table below. If the Covered Person sustains more than one such Loss as the result of one Accident, We will pay only one amount, the largest to which he is entitled. This amount will not exceed the Principal Sum which applies for the Covered Person.

Loss (except Accidental Death) must occur within 365 days of the Covered Loss	
Loss	Percentage of Principal Sum
Loss of Life	100%
Loss of Both Hands	50%
Loss of Both Feet	50%
Loss of Entire Sight of Both Eyes	50%
Loss of One Hand and One Foot	50%
Loss of One Hand and Entire Sight of One Eye	50%
Loss of One Foot and Entire Sight of One Eye	50%
Loss of Speech and Hearing (both ears)	100%
Loss of One Hand	50%
Loss of One Foot	50%
Loss of Entire Sight of One Eye	50%
Loss of Speech	50%
Loss of Hearing (both ears)	50%
Loss of Thumb and Index Finger of the Same Hand	25%

### Age Based Reductions

At age 70 or more, benefits for a Covered Person will be based on the following percentages of His Principal Sum in effect without this provision.

Age on Date of Loss	Percentage of Principal Sum
70 through 74	65%
75 through 79	45%
80 through 84	30%
85 and over	15%

Premiums are based on the Principal Sum in force prior to applying the percentages in the above table.

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# Limitations & Exclusions

## COMMON EXCLUSIONS

This Certificate does not cover any loss resulting in whole or part from, or contributed to by, or as a natural or probable consequence of any of the following even if the immediate cause of the loss is an Accidental bodily Injury, unless otherwise covered under this Certificate by Additional Benefits:

1. Suicide, self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane or insane.
2. War or any act of war, declared or undeclared.
3. An Accident which occurs while the Covered Person is on Active Duty Service in any Armed Forces, National Guard, military, naval or air service or organized reserve corps.
4. Injury sustained while in the service of the armed forces of any country. When the Covered Person enters the armed forces of any country, We will refund the unearned pro rata premium upon request.
5. Participation in a riot or insurrection;
6. Any Injury requiring treatment which arises out of, or in the course of fighting, brawling assault or battery.
7. Mental or nervous disorders, except as specifically provided in this Certificate.
8. Asphyxiation from voluntarily or involuntarily inhaling gas and not the result of the Covered Person's job.
9. Voluntarily taking any drug or narcotic unless the drug or narcotic is prescribed by a Physician and not taken in the dosage or for the purpose as prescribed by the Covered Person's Physician.
10. Intoxication or being under the influence of any drug or narcotic.
11. Driving while Intoxicated. "Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs.
12. Violation or in violation or attempt to violate any duly-enacted law or regulation, or commission or attempt to commit an assault or felony, or that occurs while engaged in an illegal occupation.
13. Conditions that are not caused by a Covered Accident.
14. Services or treatment rendered by a Physician, Nurse or any other person who is employed or retained by the policyholder; or an Immediate Family member of the Covered Person.
15. Injuries paid under Workers' Compensation, Employer's liability laws or similar occupational benefits or while engaging in activity for monetary gain from sources other than the Policyholder.
16. Travel or activity outside the United States.
17. Participation in any motorized race or speed contest.
18. Pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions.
19. Any Accident where the Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
20. Treatment for an Injury that is caused by or results from a Nuclear reaction or the release of nuclear energy.

However, this exclusion will not apply if the loss is sustained within 180 days of the initial incident and:

- (i) The loss was caused by fire, heat, explosion or other physical trauma which was a result of the release of nuclear energy; and
- (ii) The Covered Person was within a 25 mile radius of the site of the release either:
  - 1) At the time of the release; or
  - 2) Within 24 hours of the start of the release.

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## Non-Insurance Benefit



Simply put, SingleCare can save you up to 80% on prescriptions, and on average, our prices are 45% lower than retail. In many cases, less than the cost through an insurance plan. You will only pay for the prescriptions you need, at the pharmacy of your choice. There are no membership fees, no premiums, and zero cost to join.

Use SingleCare for your prescriptions when:

- Your prescriptions are not covered by your health insurance
- Your prescription is subject to a deductible
- Your copay is higher than the SingleCare price



**Disclaimer:** The Benefit listed is not insurance and does not provide coverage, it only provides discounts and services. This benefit is not affiliated with United States Fire Insurance Company. This program offers you the opportunity to locate providers of various types of medical services who will offer their services to you at discounted rates. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and service received. You are fully responsible for paying for all health care services but will be entitled to receive a discount from those health care providers in accordance with the specific pre-negotiated discounted fee schedule. This program does not guarantee the quality of the services or procedures offered by the providers. Except for prescription drugs which you will pay directly to the pharmacy at the time of purchase, all other services received through a program provider will be charged to the credit card on file in your member account. The charge will include an administrative fee for use of the program.